

**16-349 HENSON V. SANTANDER CONSUMER USA**

DECISION BELOW: 817 F.3d 131

LOWER COURT CASE NUMBER: 15-1187

QUESTION PRESENTED:

The Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.*, regulates the conduct of "debt collector[s] ." Respondent Santander Consumer USA, Inc., is in the business of purchasing defaulted debt for pennies on the dollar then attempting to collect on that debt from the defaulting consumer. The Question Presented, upon which the circuits are deeply divided, is:

Whether a company that regularly attempts to collect debts it purchased after the debts had fallen into default is a "debt collector" subject to the Fair Debt Collection Practices Act?

CERT. GRANTED 1/13/2017